



OFFICE OF
INSURANCE COMMISSIONER

Dec. 19, 2007

TO: All insurers, fraternal benefit societies, health care service contractors, and health maintenance organizations authorized in the State of Washington

FROM: Insurance Commissioner Mike Kreidler *mk*

SUBJECT: December 3, 2007 storm affecting Grays Harbor, Lewis, Mason, Pacific and Thurston counties.

Because of the recent winter storms that have caused extensive damage in many parts of southwest Washington, I'm calling on you to take extra steps to ensure that affected homeowners, businesses and consumers do not suffer additional and unnecessary hardship.

As you are likely aware, the Federal Emergency Management Agency (FEMA) recently declared Grays Harbor, Lewis, Mason, Pacific, and Thurston counties federal disaster areas and made them eligible for individual assistance in the recovery process.

Because of significant storm damage from high winds, torrential rains, storm surge and flooding, many people in these FEMA disaster declared counties are enduring significant disruption to their lives. The storm has disrupted mail service, energy distribution, transportation and basic communications, further complicating recovery efforts during this difficult time period.

The catastrophic nature of this storm has caused such disruption that it is very possible for certain benefits afforded under the insurance code to be compromised. Further, it may be difficult – perhaps even impossible – for affected policyholders to meet some obligations pursuant to insurance policy provisions, including the allowance of certain periods of time for insureds to act or respond.

With this in mind, I am requesting that all regulated entities issuing a contract of insurance in the affected areas voluntarily extend any time limit placed on an insured to perform any act or transmit information or funds to **January 10, 2008**. In particular, we request that you withdraw and reissue any notice or cancellation mailed one week prior to **December 3, 2007** and not issue any new policy cancellations or non-renewals in Grays Harbor, Lewis, Mason, Pacific and Thurston counties until after **January 10, 2008**. We believe this will help provide peace of mind during the early recovery process and ensure people do not lose insurance coverage during the time when they need it most.

Thank you in advance for your cooperation in this request.

